

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: : CHAPTER 13  
Joann Ferrer :  
Debtor : BANKRUPTCY NO.: 17-10306-jkf

Joann Ferrer the Debtor, through her attorney, Brandon Perloff, Esquire, has filed a Motion to Determine the Value of Security and Allowed Secured Claim.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant the relief sought in the motion or if you want the court to consider your views on the motion, then on or before 10/12/2017 you or your attorney must do all of the following:

(a) file an answer explaining your position at:

Clerk's Office, U.S. Bankruptcy Court  
Robert N.C. Nix Building  
900 Market Street Philadelphia, PA 19107

If you mail your answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

(b) mail a copy to the movant's attorney:

Brandon Perloff, Esquire  
1429 Walnut Street, Suite 701  
Philadelphia, PA 19102

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the **Honorable Jean K. FitzSimon, on 10/19/2017 at 9:30 AM., in Courtroom No. 3, of the United States Bankruptcy Court, 900 Market Street, Philadelphia, PA 19107.**

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney name in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's Office at 215-408-2800 to find out whether the hearing has been canceled because no one filed an answer.